



Benefits for Selected Reserve and National Guard Members

Are Selected Reserve and National Guard members eligible for VA benefits?

Selected Reserve and National Guard members who served on regular *active duty* are eligible for the same VA benefits as other veterans. The member must meet the same length of service required for any benefit.

Are there VA benefits available for Selected Reserve and National Guard members who did not serve on active duty?

The following are VA benefits, based on *non-active duty* service, for which they may be eligible:

- **COMPENSATION** – This is a monthly benefit that is paid for disabilities that resulted from a disease or injury incurred while on *active duty for training*, or an injury, heart attack or stroke incurred during *inactive duty for training*. Such disabilities are considered “service-connected.”
- **MEDICAL CARE** - VA will provide medical care for service-connected disabilities. Medical care for non service-connected conditions is determined by current Veterans Health Administration criteria.
- **EDUCATION AND TRAINING** – Selected reservists and National Guard members may be entitled to receive up to 36 months of benefits under the Montgomery GI Bill – Selected Reserve (Chapter 1606).

Benefit entitlement ends either (a) 10 years from the date of eligibility for the program, or until released from service; or (b) 14 years if eligibility began on or after October 1, 1992.

To qualify, the participant must :

- have a six-year obligation to serve in the in the Selected Reserve or National Guard (officers must agree to serve six years in addition to the original obligation),
 - have completed initial active duty for training (IADT),
 - meet the requirements to receive a high school diploma or equivalency certificate before applying for benefits, and
 - remain in good standing while serving in a Selected Reserve or National Guard unit.
- **VOCATIONAL REHABILITATION & EMPLOYMENT** – This program helps individuals who have service-connected disabilities by offering them services and assistance to help them prepare for, find and keep suitable employment. For individuals with serious service-connected disabilities, VA also offers services to improve their ability to live as independently as possible.
 - **HOME LOAN** - VA guarantees loans to purchase a home, manufactured home, manufactured home and lot, certain types of condominiums, or to build, repair, and improve a home. This benefit may be used to refinance an existing home loan. Certain disabled veterans can receive grants to have their home specially adapted to their needs. Native Americans living on Trust Land may qualify for a direct loan.

To qualify, the individual must have completed six years of service in the Selected Reserves or National Guard with an honorable discharge. If he/she was discharged due to service-connected disability, the required service time could be less. (Note: this eligibility expires on September 30, 2009.)

(Continued on Next Page)

Benefits for Selected Reserve and National Guard Members

- ***LIFE INSURANCE*** – There are three programs that affect Selected Reserve and National Guard members:
 - **SGLI (Servicemembers' Group Life Insurance)** is low-cost life insurance for servicemembers and reservists. It is available in \$10,000 increments up to a maximum of \$250,000. SGLI coverage begins when the servicemember enters service. Coverage continues for 120 days from date of separation, or up to one year if totally disabled at the time of separation from service.
 - **VGLI (Veterans' Group Life Insurance)** is renewable term life insurance for veterans. It is available in amounts up to \$250,000 but not to exceed the amount of SGLI coverage in force at the time of the servicemember's separation from service. Premiums are age-based. Participants must apply within 120 days of separation, or 1 year and 120 days if proof of good health is provided
 - **FGLI (Family Group Life Insurance)** is low cost life insurance extended to the spouse and children of servicemembers insured under SGLI. Spousal coverage is available up to a maximum of \$100,000, but may not exceed the servicemember's coverage amount. Dependent children are automatically covered for \$10,000 for which there is no cost. Coverage terminates 120 days after the servicemember is released from service. The spouse may convert policy to a commercial policy
- ***BURIAL IN A NATIONAL CEMETERY, AND HEADSTONE/MARKER*** - These benefits are available to individuals who:
 - died as a result of a disease or injury incurred or aggravated in line of duty during a period of *active duty for training* or *inactive duty training*, or
 - was disabled as a result of a disease or injury incurred or aggravated in line of duty during a period of *active duty for training* or *inactive duty training*, or
 - died while hospitalized or undergoing treatment at the expense of the United States for injury or disease contracted or incurred under honorable conditions while performing *active duty for training* or *inactive duty training*, or undergoing such hospitalization or treatment, or
 - at the time of death, was entitled to retired pay based on Selected Reserve or National Guard service or would have been entitled but for being under the age of 60, or
 - died under honorable conditions as a member of the Reserve Officers' Training Corps of the Army, Navy, or Air Force while attending an authorized training camp or on an authorized cruise, while performing authorized travel or from that camp or cruise, or while hospitalized or undergoing treatment at the expense of the United States for injury or disease contracted or incurred under honorable conditions while engaged in one of those activities.
- ***BURIAL FLAG*** – A U.S. flag for burial purposes is issued for individuals:
 - who completed at least one enlistment in the Selected Reserves or National Guard, or was discharged due to service-connected disability, or
 - whose death is related to his/her service, or
 - who, at the time of death, was eligible for retirement pay based on Selected Reserve or National Guard service, or would have been entitled had the member attained age 60.

**For More Information Call Toll-Free 1-800-827-1000
Or Visit Our Web Site At www.va.gov**